



MediSavers® VIP PRIME Healthcare Membership Program



No Lifetime and Annual Limit
Limit Per Disability up to
RM1,500,000



Additional : **RM100,000**
Limit Per Disability Every 3 Years



Rebate up to **RM400**
every year for family members



Comprehensive **Annual**
Health Screening &
Cancer Markers Screening



Enjoy **Great Savings**
every year via Deductible Plan



24-Hour Worldwide Emergency
Medical Evacuation & Repatriation
Services up to **USD1,000,000**



No Amendment
During Renewal



16 Plans Available to Suit
Your Budget & Needs

Program Manager : Healthcare Partner :

Exclusively Distributed By :

Underwritten By :

Awards & Recognition :



Pathlab Health Management (M) Sdn. Bhd.
Registered Corporate Insurance Agency



LONPAC INSURANCE



星洲企業楷模獎
Digital & Technology Business Excellence Awards
Product Excellence Awards



HEALTHCARE BENEFITS & CLAIMS MANAGEMENT

EXCLUSIVE MEMBERSHIP BENEFITS

a) Annual Comprehensive Health Screening

52 Tests :

Diabetes Screening, Renal Function, Lipid Profile, Liver Function Tests, Serology, Haematology, Hepatitis B Screening, Thyroid Screening, Rheumatoid Arthritis Screening, Urine Examination

31 Tests :

Diabetes Screening, Lipid Profile, Haematology, Urine Examination

b) Annual Cancer Marker Screening*

Male (4 Cancer Markers) :

Screening for Liver Related Cancer (AFP),
Screening for Cancer of the Colon (CEA),
Screening for Cancer of the Stomach (CA19.9),
Screening for Cancer of the Prostate (PSA)

Female (5 Cancer Markers) :

Screening for Liver Related Cancer (AFP),
Screening for Cancer of the Colon (CEA),
Screening for Cancer of the Stomach (CA19.9),
Screening for Cancer of the Ovaries (CA125), Screening for Cancer of the Breast (CA15.3)

* Only applicable to Members of age 16 years old and above.

PROGRAM BENEFITS & DESCRIPTION



Pathlab Exclusive Discount on Blood Test Pathlab

Enjoy 50% Discount on Single Test & 20% Discount on Profile Test (Normal Price Only) at Pathlab Branches Nationwide



Pathlab Exclusive Discount on Health Supplement Pathlab

Enjoy 20% Discount on Health Supplement (Normal Price Only) at Pathlab Branches Nationwide



Local Hospital Admission

eMedicalCard Provides Hassle-Free Local Hospital Admission Assistance



Overseas Hospital Admission

eMedicalCard Provides Hassle-Free Overseas Hospital Admission Assistance



Arrangement of International & Domestic Emergency Medical Evacuation & Repatriation Maximum Cost of USD1,000,000 per Member / per Event



Arrangement of Repatriation of Mortal Remain from Overseas back to Malaysia Worth USD1,000,000



Hospitalisation & Surgical Claims Management

Pre & Post Hospitalisation Procedure Management and Claims Support Provided

Healthcare Partner :

BASIC PLAN

Membership Benefits	500	300	200	150
Annual Comprehensive Health Screening	52 Tests			31 Tests
Annual Cancer Marker Screening	1 Cancer Screening - AFP Liver Related Cancer			—
Dental Care	Scaling & Polishing (1 Time)	—	—	—
International Emergency Evacuation & Repatriation Repatriation of Mortal Remains	USD1,000,000			
Pathlab Exclusive Discount On Blood Test*	Enjoy 50% Discount on Single Test & 20% Discount on Profile Test (Normal Price Only) at Pathlab Branches Nationwide			
Pathlab Exclusive Discount On Health Supplement*	Enjoy 20% Discount on Health Supplement (Normal Price Only) at Pathlab Branches Nationwide			
Claim Management	Provide Claim Management & Claim Support			

SUPER PROTECTOR (SP) PLAN

Membership Benefits	500-SP	300-SP	200-SP	150-SP
Annual Comprehensive Health Screening	52 Tests			52 Tests
Annual Cancer Marker Screening	Male : 4 Cancer Markers Screening Female : 5 Cancer Markers Screening			1 Cancer Screening - AFP Liver Related Cancer
Dental Care	Scaling & Polishing (1 Time)	—	—	—
International Emergency Evacuation & Repatriation Repatriation of Mortal Remains	USD1,000,000			
Pathlab Exclusive Discount On Blood Test*	Enjoy 50% Discount on Single Test & 20% Discount on Profile Test (Normal Price Only) at Pathlab Branches Nationwide			
Pathlab Exclusive Discount On Health Supplement*	Enjoy 20% Discount on Health Supplement (Normal Price Only) at Pathlab Branches Nationwide			
Claim Management	Provide Claim Management & Claim Support			

Healthcare Partner :



SUMMARY OF HOSPITALISATION & SURGICAL BENEFITS

MediSaversVIP Prime Basic Plan

Program Type	500	300	200	150
Description of Benefits				
1. Limit of Coverage				
a. Hospital Room & Board, per day limit incurred during the policy period	RM500	RM300	RM200	RM150
b. Per Disability Limit	RM500,000	RM300,000	RM200,000	RM150,000
c. Overall Annual Limit	RM1,500,000	RM900,000	RM600,000	RM450,000
2. Before the patient is admitted to hospital or surgically treated in a hospital (<i>within 31 days prior to hospital admission or surgery</i>)	As Charged, subject to reasonable, customary and necessary expenses which is incurred during the policy period			
a. Pre-Surgical Consultation & Diagnosis				
b. Pre-Hospital Specialist Consultation				
c. Pre-Hospital Diagnostic Test				
d. Second Surgical Opinion				
3. When the patient is being treated as a bed-paying patient in a hospital or is surgically treated				
a. Intensive Care Unit				
b. Hospital Supplies & Services				
c. Surgical Fees (<i>Including Anaesthetist & Operation Theatre Fees</i>)				
d. In-Hospital Physician Visit not exceeding two visits a day				
4. After a patient is discharged from hospital for a non-surgical treatment				
a. Post Hospitalisation Treatment (<i>up to 60 days from the date of discharge from the hospital</i>)				
5. If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis				
a. Ambulance Fees				
6. If outpatient treatment is required for injury due to an accident				
a. Emergency Accidental Outpatient Treatment including follow-up up to 31 days from the date of each accident				
b. Pre-Hospital Specialist Consultation & Diagnosis Tests, incurred within 31 day prior to hospital admission				
7. Specific Outpatient Treatments				
a. Outpatient Cancer Treatment				
b. Outpatient Kidney Dialysis Treatment				
8. Other Benefits				
a. Insured Child's Daily Guardian Benefit incurred during the policy period				
b. Good & Services Tax (<i>where applicable</i>)				
c. Medical Report Fee, per disability				
d. Daily Cash Allowance at Malaysian Government Hospital (<i>up to 60 days</i>)	RM250	RM200	RM150	RM100

Exclusively Distributed by :



Underwritten by :



SUMMARY OF HOSPITALISATION & SURGICAL BENEFITS

MediSaversVIP Prime Super Protector (SP) Plan

Program Type	500-SP	300-SP	200-SP	150-SP
Description of Benefits				
1. Limit of Coverage				
a. Hospital Room & Board, per day limit incurred during the policy period	RM500	RM300	RM200	RM150
	RM1,500,000	RM1,300,000	RM1,200,000	RM1,150,000
b. Per Disability Limit	The Per Disability Limit will be increased by RM100,000 every 3 years from the product launch date			
2. Before the patient is admitted to hospital or surgically treated in a hospital (<i>within 31 days prior to hospital admission or surgery</i>)	As Charged, subject to reasonable, customary and necessary expenses which is incurred during the policy period			
a. Pre-Surgical Consultation & Diagnosis				
b. Pre-Hospital Specialist Consultation				
c. Pre-Hospital Diagnostic Test				
d. Second Surgical Opinion				
3. When the patient is being treated as a bed-paying patient in a hospital or is surgically treated				
a. Intensive Care Unit				
b. Hospital Supplies & Services				
c. Surgical Fees (<i>Including Anaesthetist & Operation Theatre Fees</i>)				
d. In-Hospital Physician Visit not exceeding two visits a day				
4. After a patient is discharged from hospital for a non-surgical treatment				
a. Post Hospitalisation Treatment (<i>up to 60 days from the date of discharge from the hospital</i>)				
5. If the patient needs to be moved by road ambulance to an appropriate location for treatment or diagnosis				
a. Ambulance Fees				
6. If outpatient treatment is required for injury due to an accident				
a. Emergency Accidental Outpatient Treatment including follow-up up to 31 days from the date of each accident				
b. Pre-Hospital Specialist Consultation & Diagnosis Tests, incurred within 31 day prior to hospital admission				
7. Specific Outpatient Treatments				
a. Outpatient Cancer Treatment				
b. Outpatient Kidney Dialysis Treatment				
8. Other Benefits				
a. Insured Child's Daily Guardian Benefit incurred during the policy period				
b. Good & Services Tax (<i>where applicable</i>)				
c. Medical Report Fee, per disability				
d. Daily Cash Allowance at Malaysian Government Hospital (<i>up to 60 days</i>)	RM250	RM200	RM150	RM100

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Pathlab Health Management (M) Sdn Bhd.
Registered Corporate Insurance Agency

Underwritten by :



LONPAC INSURANCE

OPTIONAL DEDUCTIBLE PLAN

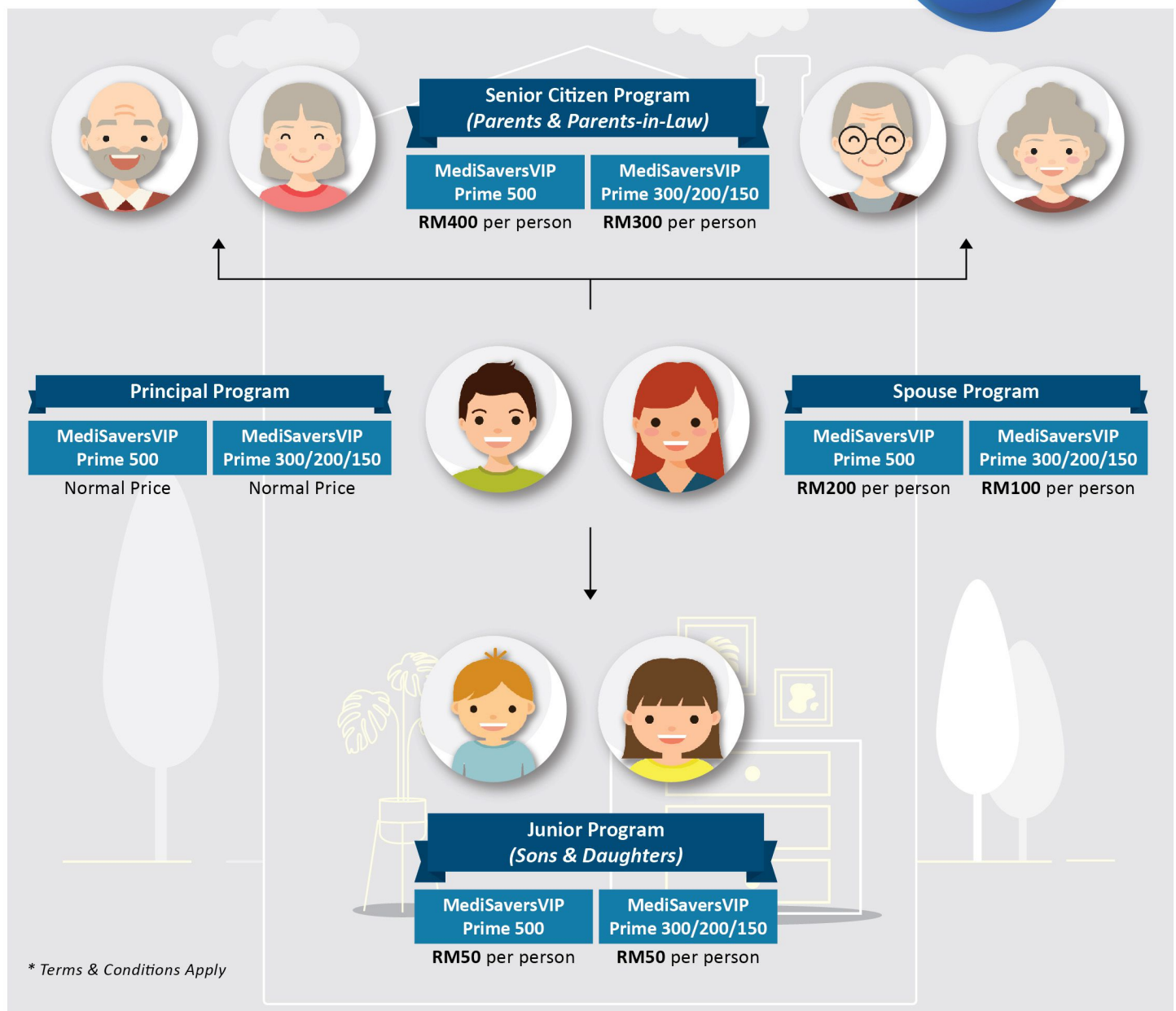
Enjoy
Great Savings
with
Deductible Plan

Option to choose deductible limit to enjoy discount on insurance premium

Description	Deductible Plan
Deductible Per Disability Limit	i) RM3,000 ii) RM6,000 iii) RM10,000

MediSaversVIP Prime 3 Generations Family Plan* Annual Family Instant Rebate

Rebate up
to **RM400**



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